Case 17-28018 Doc 1 Filed 09/19/17 Entered 09/19/17 15:48:10 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport). g your picture tification to your ting with the trustee.	Paul First name Steven Middle name Steinhauer Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-2922	

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Case number (if known)

Debtor 1 Paul Steven Steinhauer

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.		☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)		Business name(s)			
		EINs	_	EINs			
5.	Where you live			If Debtor 2 lives at a different address:			
		413 S. Cass Avenue, #3 Westmont, IL 60559					
		Number, Street, City, State & ZIP Code	_	Number, Street, City, State & ZIP Code			
		DuPage					
		County		County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	_	Number, P.O. Box, Street, City, State & ZIP Code			
ò.	Why you are choosing this district to file for	Check one:		Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Paul Steven Steinhauer

Case number (if known)

Par	t 2: Tell the Court About	our B	Bankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are				of each, see <i>No</i> of page 1 and che			42(b) for Individual	s Filing for Bankruptcy
	choosing to file under	■ Chapter 7							
		□с	hapter 11						
		_	hapter 12						
			hapter 13						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
							s option, sign and a	ttach the Application	on for Individuals to Pay
			ū		ts (Official Form aived (You may	,	option only if you a	re filing for Chapte	r 7. By law, a judge may,
		_	but is not req applies to you	uired to, waive ur family size a	your fee, and mand you are unable	y do so only e to pay the	y if your income is le	ess than 150% of to. If you choose this	he official poverty line that s option, you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	■ No							
	and by your by		District			When		Case number	
			District		_	When		Case number	
			District			When		Case number	
								_	
10.	Are any bankruptcy cases pending or being	■ No	0						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	9 8.						
			Debtor				!	Relationship to you	I
			District			When	(Case number, if kn	own
			Debtor				J	Relationship to you	
			District	-		When	(Case number, if kn	own
11.	Do you rent your		o. Go to I	ine 12.					
	residence?	■ Ye	es. Has yo	our landlord obt	ained an eviction	judgment a	against you and do y	ou want to stay in	your residence?
				No. Go to line	12.				
				Yes. Fill out Ir bankruptcy pe		bout an Evi	ction Judgment Aga	ainst You (Form 10	1A) and file it with this

Debtor 1 Paul Steven Steinhauer Document Page 4 of 55 Case number (if known)

ar	Report About Any Bu	sinesses	You Own	as a Sole Proprietor					
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.					
		☐ Yes.	Name	and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any					
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, State & ZIP Code					
	separate sheet and attach it to this petition.		Check the appropriate box to describe your business:						
				Health Care Business (as defined in 11 U.S.C. § 101(27A))					
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
				Stockbroker (as defined in 11 U.S.C. § 101(53A))					
				Commodity Broker (as defined in 11 U.S.C. § 101(6))					
				None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).						
	For a definition of small	■ No.	I am n	ot filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	iling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy					
		☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
ar	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention					
14.	Do you own or have any	■ No.							
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	Yes.	What is t	the hazard?					
	public health or safety? Or do you own any								
property that needs immediate attention? If immediate attention is needed, why is it needed?									
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?						
				Number, Street, City, State & Zip Code					

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Debtor 1 Paul Steven Steinhauer

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 55 Case number (if known) Debtor 1 Paul Steven Steinhauer Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Paul Steven Steinhauer

Paul Steven Steinhauer Signature of Debtor 1

Executed on September 19, 2017

MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

Executed on

Debtor 1 Paul Steven Steinhauer Document Page 7 of 55

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Steven	L Walker	Date	September 19, 2017
Signature of	f Attorney for Debtor		MM / DD / YYYY
Steven L \	Walker		
Printed name	w Offices D.C		
Firm name	w Offices, P.C.		
1011 Warr Lisle, IL 60	renville Road, Ste. 150 0532		
Number, Street,	City, State & ZIP Code		
Contact phone	630-960-4700	Email address	SWalker@Lynch4Law.Com
6325928			
Bar number & S	State		

		1700.11111	EIII PAUE 6 ULS:	1		
Fill in this information to identify your case:						
Debtor 1	Paul Steven Steir	hauer				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	<u> </u>		
Par	Summarize Your Assets		
		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,352.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	9,352.00
Par	2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	21,332.73
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	9,044.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	18,945.79
	Your total liabilities	\$	49,322.52
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,262.36
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,145.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Page 9 of 55 Case number (if known) Debtor 1 Paul Steven Steinhauer

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,358.19

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total c	laim
Troin rait 4 on ocheane Er, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	9,044.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	9,044.00

				Document	Page 10 of 55		
Fill in	this infor	mation to identify your	case and	this filing:			
Debto	r 1	Paul Steven Stei	nhauer				
		First Name	Mid	dle Name	Last Name		
Debto (Spouse	r 2 e, if filing)	First Name	Mid	dle Name	Last Name		
l laita	J 04-4 D	and an arter of Consent form the con-	NODTLIE		NOIC		
United	i States Ba	ankruptcy Court for the:	NORTHE	ERN DISTRICT OF ILLI	NOIS		
Case	number						☐ Check if this is an
							amended filing
Offic	cial Fo	rm 106A/B					
		e A/B: Prop	erty				12/15
hink it nforma	fits best. E	Be as complete and accura re space is needed, attach	ate as possi	ible. If two married peopl	an asset fits in more than one le are filing together, both are e ne top of any additional pages,	equally responsible for s	supplying correct
Part 1:	Describe	Each Residence, Building	g, Land, or (Other Real Estate You Ov	wn or Have an Interest In		
. Do y	ou own or	have any legal or equitabl	le interest ir	n any residence, building	ı, land, or similar property?		
	lo. Go to Pa						
_		·					
ЦΥ	es. vvnere	s the property?					
Part 2:	Describe	Your Vehicles					
					whether they are registered Executory Contracts and Une.		vehicles you own that
3. Car	s, vans, tr	ucks, tractors, sport u	tility vehic	les, motorcycles			
	lo						
■ Y	'es						
3.1	Make:	Kia	,	Who has an interest in th	ne property? Check one		claims or exemptions. Put
	Model:	Optima		■ Debtor 1 only			red claims on Schedule D: laims Secured by Property.
	Year:	2015		Debtor 2 only		Current value of the	Current value of the
	Approxima			Debtor 1 and Debtor 2	•	entire property?	portion you own?
1	Other infor			At least one of the debt	tors and another		
		a Kelley Blue Book o oer 5, 2017		Check if this is comm	nunity property	\$8,107.00	\$8,107.00
				(see instructions)			
	<i>mples:</i> Boa Io				icles, other vehicles, and a nowmobiles, motorcycle acce		
					rom Part 2, including any e		\$8,107.00
Part 3:		Your Personal and Hous					
Do yo	own or	have any legal or equit	table intere	est in any of the follow	ving items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
L L	roohold a	oods and furnishings					•

Household goods and furnishings *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 17-28018 Doc 1 Filed 09/19/17 Entered 09/19/2 Document Page 11 of 55 Case 17-28018 Document Page 11 of 55 Case 17-28018 Document Page 11 of 55	17 15:48:10 Desc Main
_	s. Describe	
— 163.		
	Misc Household Goods and Furniture located at 413 S. Cas: #3, Westmont, IL 60559 Resale Value	\$500.00
□ No	iples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers including cell phones, cameras, media players, games	, scanners; music collections; electronic devices
	Cellular Phone and Electronic Items located at 413 S. Cass Westmont, IL 60559Resale Value	Ave #3, \$140.00
Example No	ctibles of value ples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art of other collections, memorabilia, collectibles s. Describe	bjects; stamp, coin, or baseball card collections;
Example No	ment for sports and hobbies ples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf of musical instruments s. Describe	clubs, skis; canoes and kayaks; carpentry tools;
■ No	mples: Pistols, rifles, shotguns, ammunition, and related equipment	
□ No	mples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
– res.	Personal Clothing of Debtor	\$450.00
■ No	elry mples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelr	y, watches, gems, gold, silver
Exam _i ■ No	farm animals mples: Dogs, cats, birds, horses s. Describe	
14. Any ot ■ No	other personal and household items you did not already list, including any health aids	you did not list
	d the dollar value of all of your entries from Part 3, including any entries for pages you Part 3. Write that number here	have attached \$1,090.00
	Describe Your Financial Assets	
Do you ov	own or have any legal or equitable interest in any of the following?	Current value of the portion you own?

Schedule A/B: Property

page 2

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Case number (if known) Debtor 1 **Paul Steven Steinhauer** Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash on Hand \$50.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **TCF Bank** \$105.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

☐ Yes. Give specific information about them...

De	ebtor 1	Paul Steven Steinhauer	Document	Page 13 of 55 Case number	(if known)
26.		is, copyrights, trademarks, trade secrets			
	■ No	pies. internet domain names, websites, pro	oceeds from royallies a	nd licensing agreements	
	_	Give specific information about them			
27.	_Exam	ses, franchises, and other general intang ples: Building permits, exclusive licenses, o		n holdings, liquor licenses, profession	onal licenses
	■ No □ Yes.	Give specific information about them			
M	oney or	property owed to you?			Current value of the
					portion you own? Do not deduct secured claims or exemptions.
28.	_	funds owed to you			
	■ No □ Yes.	Give specific information about them, inclu	uding whether you alre	ady filed the returns and the tax yea	ars
29.		/ support <i>ples:</i> Past due or lump sum alimony, spous	sal support, child suppo	ort, maintenance, divorce settlemen	nt, property settlement
	■ No □ Yes.	Give specific information			
30.	Exam _l	amounts someone owes you ples: Unpaid wages, disability insurance pa benefits; unpaid loans you made to so		efits, sick pay, vacation pay, worke	ers' compensation, Social Security
	■ No □ Yes.	Give specific information			
31.		sts in insurance policies ples: Health, disability, or life insurance; he	ealth savings account (l	HSA); credit, homeowner's, or rente	er's insurance
		Name the insurance company of each poli	icy and list its value.		
		Company name:		Beneficiary:	Surrender or refund value:
32.	If you	terest in property that is due you from sare the beneficiary of a living trust, expect one has died.			tled to receive property because
		Give specific information			
33.		s against third parties, whether or not your ples: Accidents, employment disputes, insu			
		Describe each claim			
34.	Other	contingent and unliquidated claims of e	very nature, including	g counterclaims of the debtor and	d rights to set off claims
	_	Describe each claim			
35.	_ `	nancial assets you did not already list			
	■ No □ Yes.	Give specific information			
36		the dollar value of all of your entries fro art 4. Write that number here			

Official Form 106A/B Schedule A/B: Property page 4

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Case number (if known) Document Debtor 1 Paul Steven Steinhauer 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$8,107.00 57. Part 3: Total personal and household items, line 15 \$1,090.00 Part 4: Total financial assets, line 36 58. \$155.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$9,352.00 \$9,352.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$9,352.00

Fill in this information to identify your case:					
Debtor 1	Paul Steven Steir	nhauer			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2015 Kia Optima 70000 miles Value via Kelley Blue Book on	\$8,107.00		\$2,400.00	735 ILCS 5/12-1001(c)
September 5, 2017 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc Household Goods and Furniture located at 413 S. Cass Ave #3,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Westmont, IL 60559 Resale Value Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Cellular Phone and Electronic Items located at 413 S. Cass Ave #3,	\$140.00		\$140.00	735 ILCS 5/12-1001(b)
Westmont, IL 60559Resale Value Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Personal Clothing of Debtor Line from Schedule A/B: 11.1	\$450.00		\$450.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
Cash on Hand Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line nom ochedule A/D. 19:1			100% of fair market value, up to any applicable statutory limit	

Case 17-28018 Doc 1 Filed 09/19/17 Entered 09/19/17 15:48:10 Desc Main Document Page 16 of 55 Case number (if known) Paul Steven Steinhauer Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: TCF Bank** 735 ILCS 5/12-1001(b) \$105.00 \$122.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

		Document F	Page 17 of 55		
Fill in this informat	tion to identify yoເ	ır case:			
Debtor 1	Paul Steven Ste	inhauer			
-	First Name		ast Name	-	
Debtor 2				_	
(Spouse if, filing)	First Name	Middle Name La	ast Name		
United States Bankr	ruptcy Court for the:	NORTHERN DISTRICT OF ILLING	OIS		
0					
Case number				☐ Check	if this is an
,					ded filing
					3
Official Form	106D				
Schedule D	: Creditors	Who Have Claims Se	ecured by Proper	tv	12/15
		If two married people are filing together,	<u> </u>		tion. If more space
is needed, copy the Adnumber (if known).	dditional Page, fill it	out, number the entries, and attach it to the	his form. On the top of any additi	onal pages, write your na	me and case
1. Do any creditors ha	ve claims secured by	your property?			
☐ No. Check th	is box and submit t	his form to the court with your other sch	hedules. You have nothing else	to report on this form.	
Yes. Fill in al	l of the information	below.			
	Secured Claims				
			Column A	Column B	Column C
for each claim. If more	than one creditor has	nore than one secured claim, list the credito a particular claim, list the other creditors in cal order according to the creditor's name.	Part 2. As Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Chase Morte	gage	Describe the property that secures the	value of collateral. claim: \$603.73	claim \$0.00	If any \$603.73
Creditor's Name	99-	Real Estate Mortgage - Foreclo			
		As of the date you file, the claim is: Che	ock all that		
P.o. Box 246		apply.	ok ali tilat		
Columbus,		☐ Contingent			
Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated			
Who owes the debt	2 Charle and	☐ Disputed Nature of lien. Check all that apply.			
_	: Check one.	An agreement you made (such as mor	tagae or accured		
■ Debtor 1 only		car loan)	igage or secured		
Debtor 2 only	Oh	Ct-t-t			
☐ Debtor 1 and Debto	•	☐ Statutory lien (such as tax lien, mechand Judgment lien from a lawsuit	nics lien)		
☐ Check if this clain		Other (including a right to offset)			
community debt	irrelates to a	— Other (including a right to onset)			
	Opened				
	3/26/08				
	Last Active				
Date debt was incurre	ed 01/11	Last 4 digits of account number	8482		
Santander C	Consumer	Describe the property that secures the	claim: \$20,729.00	\$8,107.00	\$12,622.00
Creditor's Name		2015 Kia Optima 70000 miles	Ψ20,7 20.00	Ψο, το τισο	Ψ12,022.00
Ground, Gritaine		Value via Kelley Blue Book on			
		September 5, 2017			
Po Box 9612	245	As of the date you file, the claim is: Che	ck all that		
Ft Worth, T	-	apply. Contingent			
	ty, State & Zip Code	☐ Unliquidated			
	,,	☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		■ An agreement you made (such as mor	tgage or secured		
Debtor 2 only		car loan)	<u> </u>		
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechai	nic's lien)		
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit			

Official Form 106D

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Debtor 1	Paul Steve	en Steinhauer		Case nun	nber (_{if know})			
	First Name	Middle Na	me Last Name					
	cif this claim re nunity debt	lates to a	Other (including a right to offset)					
Date debt	t was incurred	Opened 05/15 Last Active 08/17	Last 4 digits of account number	1000				
Add the	dollar value of	your entries in Co	Numn A on this nage. Write that number	here:	¢21 222 72			
If this is	Add the dollar value of your entries in Column A on this page. Write that number here: \$21,332.73 If this is the last page of your form, add the dollar value totals from all pages. Write that number here: \$21,332.73							
Part 2:	List Others to	o Be Notified for	a Debt That You Already Listed					
trying to than one	collect from you creditor for any	u for a debt you ov	ve to someone else, list the creditor in Pa you listed in Part 1, list the additional cre	art 1, and then list the	sted in Part 1. For example, if a collection agency is e collection agency here. Similarly, if you have more o not have additional persons to be notified for any			
		reet, City, State & Z Limited Partne	•	On which line in P	art 1 did you enter the creditor? _2.1_			
	330 Gulfton ouston, TX 7	7081		Last 4 digits of acc	count number			
Re	eal Time Sol		ip Code		art 1 did you enter the creditor?			
Sı	349 Empire (uite 150 allas, TX 752	Central Drive		Last 4 digits of acc	count number <u>8019</u>			

J	430 17 20010 D	Documer	nt Page	19 of 5	55	20 0000	Tall
Fill in this info	rmation to identify your cas	se:					
Debtor 1	Paul Steven Steinha	nuer					
	First Name	Middle Name	Last Name	1			
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States B	Sankruptcy Court for the:	ORTHERN DISTRICT	OF ILLINOIS				
Case number							
(if known)						_	if this is an
						amen	ded ming
Official For	m 106E/F						
	E/F: Creditors Wh	o Have Unsecu	red Claims	3			12/15
Schedule D: Credeft. Attach the Co	cutory Contracts and Unexpire litors Who Have Claims Secure ontinuation Page to this page. umber (if known).	d by Property. If more spa	ice is needed, co	by the Part	you need, fill it out,	number the entries	in the boxes on the
Part 1: List	All of Your PRIORITY Unse	cured Claims					
1. Do any credi	itors have priority unsecured c	laims against you?					
☐ No. Go to	Part 2.						
Yes.							
identify what possible, list	ur priority unsecured claims. It type of claim it is. If a claim has b the claims in alphabetical order a e than one creditor holds a partic	oth priority and nonpriority a ccording to the creditor's na	amounts, list that o me. If you have m	laim here a	nd show both priority a	and nonpriority amour	its. As much as
(For an expla	nation of each type of claim, see	the instructions for this form	n in the instruction	booklet.)			
					Total claim	Priority amount	Nonpriority amount
2.1 City of	f Chicago Dept of Finan	e Last 4 digits of	account number	3266	\$244.00	\$0.00	
,	Creditor's Name				_ ·	·	·
	ox 6289	When was the d	ebt incurred?			-	
	go, IL 60680-6289 Street City State Zlp Code	As of the date y	ou file, the claim	is: Check a	II that apply		
Who incurr	red the debt? Check one.	☐ Contingent					
■ Debtor 1	only	☐ Unliquidated					
☐ Debtor 2	2 only	☐ Disputed					
Debtor 1	and Debtor 2 only	Type of PRIORI	ΓY unsecured cla	im:			
☐ At least	one of the debtors and another	☐ Domestic sup	port obligations				
_	f this claim is for a community	debt Taxes and ce	rtain other debts y	ou owe the	government		
	subject to offset?				u were intoxicated		
■ No		☐ Other. Specif					
☐ Yes		,	Parking Fi	nes and	Fees		-

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De	btor 1 Paul Steven Steinhauer		Case n	umber (if know)		
2.2		Last 4 digits of account number	N/A	\$2,600.00	\$0.00	\$2,600.00
	Priority Creditor's Name Bankruptcy Section PO Box 64338 Chicago II, 60664 0338	When was the debt incurred?	N/A			
	Chicago, IL 60664-0338 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the g	povernment		
	Is the claim subject to offset?	☐ Claims for death or personal inj	ury while you	were intoxicated		
	No	Other. Specify				
	Yes	Past Due T	axes			
2.3	Internal Revenue Service (IRS)	Last 4 digits of account number	N/A	\$6,200.00	\$0.00	\$6,200.00
	Priority Creditor's Name PO Box 7346	When was the debt incurred?	N/A			
	Philadelphia, PA 19101-7346 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the g	jovernment		
	Is the claim subject to offset?	☐ Claims for death or personal inj	ury while you	were intoxicated		
	No	Other. Specify				
	Yes	Past Due T	axes			
Pa	rt 2: List All of Your NONPRIORITY Unsecu	red Claims				
3.	Do any creditors have nonpriority unsecured claim	s against you?				
	☐ No. You have nothing to report in this part. Submit t	this form to the court with your other s	chedules.			
	■ Yes.					
4.	List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each cl than one creditor holds a particular claim, list the other Part 2.	aim. For each claim listed, identify wh	at type of cla	aim it is. Do not list claims all	ready included in P	art 1. If more

Total claim

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Paul Steven Steinhauer		Case number (if know)	
Blatt Hasenmiller Leibsker & Moore	Last 4 digits of account number	2028	\$7,800.11
Nonpriority Creditor's Name 10 S LaSalle Street Suite 2200 Chicago, IL 60603-1069	When was the debt incurred?	Unknown	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	•		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify		
CACH LLC	Last 4 digits of account number	4107	\$1,805.90
Nonpriority Creditor's Name	When we the debt incomed?	03/43/2044	
PO Box 5980 Denver, CO 80217-5980	When was the debt incurred?	03/13/2014	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
☐ Yes	Other Specify Judgment		
Chase	Last 4 digits of account number	8019	\$603.73
Nonpriority Creditor's Name PO Box 182222	When was the debt incurred?	N/A	
Columbus, OH 43219 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	is. Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	☐ Debts to pension or profit-sharir	g plans, and other similar debts	
☐ Yes	Other, Specify N/A		

Document Page 22 of 55 Case number (if know) Debtor 1 Paul Steven Steinhauer 4.4 \$197.00 Convergent Outsoucing, Inc Last 4 digits of account number 2704 Nonpriority Creditor's Name Opened 12/14 Last Active Po Box 9004 When was the debt incurred? 10/12 Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection Attorney Comcast 4.5 Credit Management, LP \$407.46 Last 4 digits of account number 0836 Nonpriority Creditor's Name When was the debt incurred? 12/10/2012 4200 Inernational Parkway Carrollton, TX 75007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.6 Edelstein & Edelstein, P.C. \$1,990.00 Last 4 digits of account number Unknown Nonpriority Creditor's Name When was the debt incurred? 3825 West Montrose Avenue Chicago, IL 60618 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

debt

■ No ☐ Yes report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debt	Paul Steven Steinnauer	Case number (if k	now)
4.7	Harvard Collection Services, Inc.	Last 4 digits of account number 3403	\$1,438.38
	Nonpriority Creditor's Name 4839 N Elston Ave.	When was the debt incurred? N/A	
	Chicago, IL 60630 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that app	ly
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or report as priority claims	divorce that you did not
	No	lacksquare Debts to pension or profit-sharing plans, and other si	milar debts
	Yes	Other. Specify N/A	
4.8	Linebarger Goggan Blair & Sampson	Last 4 digits of account number 9776	\$1,594.54
	Nonpriority Creditor's Name PO Box 06140	When was the debt incurred? 2/4/2015	
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that app	olv
	Who incurred the debt? Check one.	,	,
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or report as priority claims	divorce that you did not
	■ No	lacksquare Debts to pension or profit-sharing plans, and other si	milar debts
	☐ Yes	Other. Specify	
4.9	Mandarich Law Group Nonpriority Creditor's Name	Last 4 digits of account number 4107	\$2,975.89
	420 N. Wabash Suite 400 Chicago, IL 60611	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that app	ly
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or report as priority claims	•
	■ No	\square Debts to pension or profit-sharing plans, and other si	milar debts
	∏ Yes	Other Specify Collection CACH, LLC	

Document Page 24 of 55 Case number (if know) Debtor 1 Paul Steven Steinhauer 4.1 Recmgmt Srvc 1547 \$66.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 240 Emery Street Opened 2/05/13 When was the debt incurred? Bethlehem, PA 18015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 05 Waste Management ☐ Yes 4.1 **RMS** 3296 \$66.78 Last 4 digits of account number Nonpriority Creditor's Name PO Box 523 When was the debt incurred? 10-1-2012 Richfield, OH 44286 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? ADP, LLC Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Wage Garnishments Part 2: Creditors with Nonpriority Unsecured Claims PO Box 221230 El Paso, TX 79912 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Bank Usa N Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 15000 Capital One Dr Part 2: Creditors with Nonpriority Unsecured Claims Richmond, VA 23238 Last 4 digits of account number 2028 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Illinois Department of Revenue Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Section** ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 64338 Chicago, IL 60664-0338 Last 4 digits of account number 3403

Name and Address John C. Bonewicz, P.C.

Official Form 106 E/F

Line 4.2 of (Check one):

On which entry in Part 1 or Part 2 did you list the original creditor?

☐ Part 1: Creditors with Priority Unsecured Claims

Page 25 of 55 Case number (if know) Document Debtor 1 Paul Steven Steinhauer 350 N. Orleans St, Ste 300 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60654 Last 4 digits of account number 4107 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Lin- Mar Towing & Recovery LLC Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 5940 Oakton Street ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address Washington Mutual Bank, FA PO Box 44135 Jacksonville, FL 32231

Morton Grove, IL 60053

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Unknown

Last 4 digits of account number 7104

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	9,044.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	9,044.00
				7	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	18,945.79
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	18,945.79

		17/7/11/11/	3 H			
Fill in this information to identify your case:						
Debtor 1	pebtor 1 Paul Steven Steinhauer					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 Bill Wafik 413 S Cass Westmont, IL 60559

		Docume	<u>nt Page 27 α</u>	of 55	
Fill in this	s information to identify your	case:			
Debtor 1	Paul Steven Steir	hauar			
Depioi i	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_				_	
Case num	iber				☐ Check if this is an
(☐ Check if this is an amended filing
					ae.i.aea ii.g
Officia	l Form 106H				
	dule H: Your Cod	obtore			40/45
Sched	ule H. Your Cou	enrois			12/15
No Yes 2. With Arizor No Yes 3. In Col	sthin the last 8 years, have you ha, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former sport	I lived in a community property property in a community property property in a community property prop	operty state or territor erto Rico, Texas, Wash with you at the time? spouse as a codebtor	ry? (Community property ington, and Wisconsin.) r if your spouse is filing	with you. List the person shown
Form				06G). Use Schedule D, S	e creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cree Check all schedules	ditor to whom you owe the debt
	, , , , , , ,			Official soffedules	ο τιατ αρριγ.
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, lii	ne
				☐ Schedule G, line	
-	Number Street				
	City	State	ZIP Code		
3.2				☐ Schedule D, line	·
	Name			☐ Schedule E/F, lii	ne
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to ide	ntify your ca	ise:									
Del	otor 1 Par	ul Steven	Steinhauer				_					
	otor 2						_					
Uni	ted States Bankruptcy C	ourt for the:	NORTHERN DISTRIC	T OF ILL	INOIS		_					
	se number nown)		_						ended olemer	nt showing p		
0	fficial Form 10	161								s of the follo	owing date:	
	chedule I: Yo		ome					MM / I	א /טכ	YYY		12/15
sup spo atta	plying correct informat use. If you are separate	tion. If you a ed and you this form. (ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly th you, d	, and your spo lo not include	ouse i inforn	s livin natior	ng with you n about you	inclu r spou	de informa	tion about space is	your needed,
1.	Fill in your employme											
••	information.			Debtor	·1					or non-filin	g spouse	
	If you have more than one job, attach a separate page with information about additional employers.		Employment status*		■ Employed □ Not employed				☐ Employed ☐ Not employed			
		tional	O					ш,	NOT EII	ipioyeu		
	Include part-time, seas	sonal, or	Occupation		ng Associate	В						
	self-employed work.		Employer's name	Home	Depot							
	Occupation may includ or homemaker, if it app		Employer's address		ox 6029 akes, NV 889	01-6	029					
5	Cin Patrila	Ali aud Mau	How long employed th	nere?	5 Months *See Attach	nment	for A	dditional E	mploy	ment Infor	mation	
Esti		as of the da	thly income at the you file this form. If y	ou have	nothing to repo	ort for a	any lin	ne, write \$0 i	n the s	space. Inclu	de your no	n-filing
	use unless you are sepai											
	u or your non-filing spou e space, attach a separa		re than one employer, co this form.	mbine th	e information fo	or all e	mploy	ers for that	person	on the line	s below. If	you need
							ı	For Debtor	1	For Debto		
2.			y, and commissions (be alculate what the monthly			2.	\$_	2,155	.81	\$	N/A	
3.	Estimate and list mor	nthly overti	me pay.			3.	+\$_	43	.64	+\$	N/A	<u>.</u>
4.	Calculate gross Incor	me. Add lin	e 2 + line 3.			4.	\$_	2,199.4	5	\$	N/A	

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Debt	or 1	Paul Steven Steinhauer	-	С	ase number (if kn	own)				
					For Debtor 1			ebtor 2 or iling spouse		
	Cop	y line 4 here	4.	-	\$\$.45	\$	N/		
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	. :	\$ 482	.84	\$	N/	Δ	
	5b.	Mandatory contributions for retirement plans	5b.			.00	\$	N/		
	5c.	Voluntary contributions for retirement plans	5c.	. :	. — — — — — — — — — — — — — — — — — — —	.00	\$	N/		
	5d.	Required repayments of retirement fund loans	5d.	. :		.00	\$	N/	_	
	5e.	Insurance	5e.	. :		.50	\$	N/		
	5f.	Domestic support obligations	5f.	:	\$ 0	.00	\$	N/	Α	
	5g.	Union dues	5g.	. :		.00	\$	N/	Α	
	5h.	Other deductions. Specify: Basic Life Insurance	5h.			.52		N/		
		Full-Time Critical Illness	_			.75	\$	N/	_	
		Supplemental Life	_			.90	\$	N/		
		Accidental Death and Dismemberment	_			.93	\$	N/		
		Long Term Disability	_			.26	\$	N/	_	
		Short Term Disability Garnishment	_		·	.98 .79	\$ 	N/ N/		
		Garnishment Fee	_		:	.99	\$	N/		
_					·		· —		_	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	,	\$ 630	.46	\$	N/	<u>A</u>	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	\$ <u>1,568</u>	.99	\$	N/	A	
8.		all other income regularly received:								
	8a.	Net income from rental property and from operating a business, profession, or farm								
		Attach a statement for each property and business showing gross								
		receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.			.00	\$	N/		
	8b.	Interest and dividends	8b.	. :	\$ 0	.00	\$	N/	Α_	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive								
		Include alimony, spousal support, child support, maintenance, divorce								
		settlement, and property settlement.	8c.	. :	\$0	.00	\$	N/	Α	
	8d.	Unemployment compensation	8d.			.00	\$	N/		
	8e.	Social Security	8e.	. :	\$0	.00	\$	N/	A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance								
		that you receive, such as food stamps (benefits under the Supplemental								
		Nutrition Assistance Program) or housing subsidies.								
		Specify:	8f.			.00	\$	N/		
	8g.	Pension or retirement income	8g.			.00	\$	N/		
	8h.	Other monthly income. Specify: Butterfield Country Club	_ 8h.	.+	\$693	.37	+ \$	N/	A	
9.	hhΔ	all other income. Add lines 8a+8b+8c+8d+8e+8f+8q+8h.	9.	\$	693	37	\$		I/A	
0.	Auu	an other moonie. Add mics our obviour our our ogron.	٥.	L		.51	L			
10	Colo	sulate monthly income. Add line 7 Lline 0	10.	Φ	2 262 26	+ \$		N/A = \$	2.2	62.26
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ	2,262.36	+ \$_		N/A = \$	2,2	62.36
11.		e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your		nde	ants vour room	mates	and			
		r friends or relatives.	аоро	iido	ino, your room	matos	, and			
	_	not include any amounts already included in lines 2-10 or amounts that are not a	availa	able	to pay expense	es liste	ed in <i>Sci</i>			
	Spec	cify:						11. + \$ _		0.00
12	Δdd	the amount in the last column of line 10 to the amount in line 11. The resi	ult ie t	the	combined man	thly in	come			
٠٤.		e that amount on the Summary of Schedules and Statistical Summary of Certain								
	appli	ies						12. \$	2,2	62.36
								Com	bined	
	_		_						hly in	come
13.	Do y	you expect an increase or decrease within the year after you file this form	?							
		No.								
		Yes. Explain:								

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Debtor 1	Paul Steven Steinhauer	Case number (if known)
----------	------------------------	------------------------

Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation	Valet	
Name of Employer	Butterfield Country Club	
How long employed	25 Years	
Address of Employer	2800 Midwest Road	
, ,	Oak Brook, IL 60523	

Official Form 106I Schedule I: Your Income page 3

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Fill is	n this informa	tion to identify yo	our case:			1				
Debte		Paul Steven		lor.		Che	eck if this is:			
Dobt	01 1	raui Sieveii	Stellinat	iei		☐ An amended filing				
Debte (Spor	or 2 use, if filing)						A supplement show 13 expenses as of	wing postpetition chapter the following date:		
``		untay Court for the	· NODTL	ERN DISTRICT OF ILLIN	OIS.		MM / DD / YYYY			
Unite	ed States Bankr	uptcy Court for the	. NORTE	IERN DISTRICT OF ILLIN	<u> </u>		IVIIVI / DD / TTTT			
	e number lown)									
Of	ficial Fo	rm 106J								
		J: Your						12/1		
info	rmation. If m		eded, atta	. If two married people ar ch another sheet to this n.						
Part		ibe Your House	hold							
1.	Is this a joir									
	■ No. Go to		in a sonar	ate household?						
	□ res. Doe		п а зерап	ate nousenoid:						
			st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Del	otor 2.			
2.	Do vou have	e dependents?	■ No							
	Do not list D Debtor 2.	•	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?		
	Do not state	the						□ No		
	dependents	names.						☐ Yes		
								□ No □ Yes		
								□ No		
								☐ Yes		
								□ No		
•	D		_					☐ Yes		
3.		enses include f people other t	han	No						
	yourself and	d your depende	nts? ⊔	Yes						
expe	mate your ex enses as of a		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp						
appl	licable date.									
the v		n assistance an		government assistance it cluded it on <i>Schedule I: Y</i>			Your exp	enses		
4.		or home owners and any rent for th		ses for your residence. In	nclude first mortgag	e 4.	\$	850.00		
	If not includ	led in line 4:								
	4a. Real e	estate taxes				4a.	\$	0.00		
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b.	·	0.00		
				ipkeep expenses		4c.	·	0.00		
_		owner's associat		dominium dues our residence , such as ho	mo oquity loons	4d. 5.		0.00		

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Paul Steve	en Steinhauer	Case num	ber (if known)	
6. Utilities:				
	eat, natural gas	6a.	\$	65.00
	er, garbage collection	6b.	·	15.00
•	cell phone, Internet, satellite, and cable services	6c.		150.00
6d. Other. Spec		6d.	·	0.00
Food and housek	·	7.	\$	100.00
	ildren's education costs	8.	\$	0.00
	, and dry cleaning	9.	·	60.00
). Personal care pro		10.	· -	60.00
Medical and dental		11.		30.00
	nclude gas, maintenance, bus or train fare.	11.	Ψ	30.00
Do not include car		12.	\$	130.00
	ubs, recreation, newspapers, magazines, and books	13.	·	60.00
	butions and religious donations	14.	·	0.00
5. Insurance.	battorio ana rengiodo donationo	17.	Ψ	0.00
	urance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance		15a.	\$	0.00
15b. Health insur		15b.		0.00
15c. Vehicle insu		15c.	·	0.00
15d. Other insura		15d.	·	0.00
	ude taxes deducted from your pay or included in lines 4 or 20.		T	0.00
Specify:	and takes deducted from your pay or included in into 4 of 20.	16.	\$	0.00
7. Installment or lea	se payments:			0.00
17a. Car paymen		17a.	\$	0.00
17b. Car paymen		17b.	·	0.00
17c. Other. Spec		17c.	·	0.00
17d. Other. Spec		17d.	·	0.00
•	f alimony, maintenance, and support that you did not repo		Ψ	0.00
	our pay on line 5, Schedule I, Your Income (Official Form 10		\$	200.00
	you make to support others who do not live with you.		\$	0.00
Specify:		19.	•	
. ,	ty expenses not included in lines 4 or 5 of this form or on 3		ur Income.	
20a. Mortgages o		20a.		0.00
20b. Real estate	taxes	20b.	\$	0.00
20c. Property, ho	omeowner's, or renter's insurance	20c.		0.00
	e, repair, and upkeep expenses	20d.	·	0.00
	's association or condominium dues	20e.	·	0.00
	Miscellaneous	21.		425.00
. Other openiy.	miscellalicus		-Ψ	423.00
2. Calculate your me	onthly expenses			
22a. Add lines 4 th	rough 21.		\$	2,145.00
22b. Copy line 22	(monthly expenses for Debtor 2), if any, from Official Form 106	J-2	\$	· ·
	and 22b. The result is your monthly expenses.		\$	2,145.00
				2,173.00
Calculate your me	•			
23a. Copy line 12	2 (your combined monthly income) from Schedule I.	23a.	\$	2,262.36
23b. Copy your m	nonthly expenses from line 22c above.	23b.	-\$	2,145.00
				·
	ur monthly expenses from your monthly income.	00	•	117.36
The result is	s your monthly net income.	23c.	\$	117.30
For example, do you modification to the term	a increase or decrease in your expenses within the year after expect to finish paying for your car loan within the year or do you expect rms of your mortgage?			se or decrease because
■ No.				
☐ Yes. □	Explain here:			

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Fill in this inform	nation to identify your	case:			
Debtor 1	Paul Steven Steir	nhauer			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official Forn	n 106Dec				
Declarat	ion About a	an Individua	l Debtor's Sc	hedules	12/15
If two married pe	eople are filing togethe	r. both are equally respo	onsible for supplying corr	ect information.	
•					
obtaining money		n connection with a ban			nent, concealing property, or , or imprisonment for up to 20
Sigr	n Below				
Did you pay	y or agree to pay some	one who is NOT an atto	orney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	lame of person			Attach Bankri	uptcy Petition Preparer's Notice,
				Declaration, a	and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sun	nmary and schedules filed	d with this declaration	and
X /s/ Pau	l Steven Steinhauer		X		
	tovon Stoinhauer		Signature of I	Debtor 2	

Date

Signature of Debtor 1

Date September 19, 2017

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FII	in this inforn	nation to identify you	r case:			
De	btor 1	Paul Steven Ste	inhauer Middle Name	Loot Nama		
De	btor 2	First Name	Middle Name	Last Name		
1 -	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS		
Ca	se number					
(if kı	nown)				_	Check if this is an
					a	mended filing
Of	ficial Fo	rm 107				
	ficial For		Affairs for Individ	luale Filing for F	lankruntov	A 14 C
						4/16
info	rmation. If m	ore space is needed,	attach a separate sheet to		equally responsible for sup y additional pages, write you	
nun	nber (if knowr	n). Answer every que	stion.			
Pa	rt 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	☐ Married					
	■ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	_	• , •	•	•		
	□ No ■ Yes Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	M.	
		, ,	,	,		
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
	4957 Estes		From-To:	☐ Same as Debtor	1	Same as Debtor 1
	Skokie, IL	60077	10/2012 - 07/2	017		From-To:
3. stat	es and territori	es include Árizona, Ca		vada, New Mexico, Puerto R	nity property state or territor ico, Texas, Washington and V	
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until	■ Wages, commissions,	\$15,569.00	☐ Wages, commissions,	
tne	date you file	d for bankruptcy:	bonuses, tips		bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Debtor 1 Paul Steven Steinhauer

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	last calenda nuary 1 to D		31, 2016)	■ Wages, commissions, bonuses, tips	\$14,025.00	☐ Wages, comr bonuses, tips	nissions,	
				☐ Operating a business		Operating a b	ousiness	
	the calenda nuary 1 to D			■ Wages, commissions, bonuses, tips	\$10,487.00	☐ Wages, comr bonuses, tips	nissions,	
				☐ Operating a business		Operating a b	ousiness	
Э.	Include inco and other pu winnings. If y List each so	me regard ublic benef you are filii	less of whetl it payments; ng a joint cas ne gross inco	ner that income is taxable. Ex pensions; rental income; inte se and you have income that	o previous calendar years? amples of other income are al rest; dividends; money collect you received together, list it o ately. Do not include income the	ed from lawsuits; r	oyalties; and btor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco	ome	Gross income (before deductions and exclusions)
				5	4 -			
	the calenda nuary 1 to D			Business income or (loss)	\$-5,080.00			
					\$-5,080.00 \$1,262.00			
(Jai	nuary 1 to D	ecember 3	31, 2015)	Other Income - 1099MISC	\$1,262.00			
	nuary 1 to D	ecember 3	31, 2015)	(loss) Other Income -	\$1,262.00			
(Jai	t 3: List C Are either E No. N	Certain Par Debtor 1's	yments You or Debtor 2 btor 1 nor I	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts	s are defined in 11	U.S.C. § 101	(8) as "incurred by an
(Jai	t 3: List C Are either E No. N	Certain Pa Debtor 1's Neither De	yments You or Debtor 2 btor 1 nor I	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume Debtor 2 has primarily consume a personal, family, or househo	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts			(8) as "incurred by an
(Jai	t 3: List C Are either E No. N	Certain Pay Debtor 1's Neither Dendividual pouring the	yments You or Debtor 2 btor 1 nor I	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume Debtor 2 has primarily cons a personal, family, or househo	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts old purpose."			(8) as "incurred by an
(Jai	t3: List C Are either E No. N	Certain Para Debtor 1's Neither Dendividual properties of the Dend	yments You or Debtor 2 botor 1 nor I orimarily for a 90 days befor Go to line 7 List below a paid that cr not include	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume Debtor 2 has primarily consume personal, family, or househo ore you filed for bankruptcy, do '.' each creditor to whom you pa editor. Do not include payme payments to an attorney for	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more in nts for domestic support oblig	of \$6,425* or more n one or more payr ations, such as chi	e? ments and the	e total amount you
(Jai	t3: List C Are either D No. N ii	Certain Pay Debtor 1's Neither De ndividual p During the No. Yes * Subject t	yments You or Debtor 2 btor 1 nor I orimarily for a 90 days befor Go to line 7 List below o paid that or not include o adjustmen r Debtor 2 o	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume Debtor 2 has primarily consume personal, family, or househo ore you filed for bankruptcy, do '.' each creditor to whom you pa editor. Do not include payme payments to an attorney for a t on 4/01/19 and every 3 yea or both have primarily consumptions.	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more in ints for domestic support obligations bankruptcy case. rs after that for cases filed on	of \$6,425* or more n one or more payr ations, such as chi or after the date of	e? ments and the	e total amount you
(Jai	t3: List C Are either E No. N ii	Certain Pay Debtor 1's Neither De Individual p During the Individual p Ves * Subject t Debtor 1 o During the	yments You or Debtor 2 btor 1 nor I orimarily for a 90 days befor Go to line 7 List below o paid that or not include o adjustmen r Debtor 2 o	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume Debtor 2 has primarily cons or personal, family, or househo ore you filed for bankruptcy, or each creditor to whom you pareditor. Do not include payme payments to an attorney for t on 4/01/19 and every 3 year or both have primarily consume you filed for bankruptcy, or	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more in ints for domestic support oblights bankruptcy case. rs after that for cases filed on umer debts.	of \$6,425* or more n one or more payr ations, such as chi or after the date of	e? ments and the	e total amount you
(Jai	t3: List C Are either E No. N ii	Certain Pay Debtor 1's Neither De ndividual p During the No. Yes * Subject t	yments You or Debtor 2 btor 1 nor I orimarily for a 90 days befor Go to line 7 List below or paid that uce o adjustmen r Debtor 2 o 90 days befor Go to line 7 List below or include pay	Other Income - 1099MISC Made Before You Filed for 's debts primarily consume Debtor 2 has primarily consume personal, family, or househo ore you filed for bankruptcy, do '. each creditor to whom you pa editor. Do not include payme payments to an attorney for t on 4/01/19 and every 3 yea or both have primarily consume you filed for bankruptcy, do '. each creditor to whom you pa	\$1,262.00 Bankruptcy er debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more in ints for domestic support oblights bankruptcy case. rs after that for cases filed on umer debts.	of \$6,425* or more payre ations, such as chi or after the date of of \$600 or more?	e? ments and the ld support an adjustment.	e total amount you nd alimony. Also, do

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Case number (if known) Document Debtor 1 Paul Steven Steinhauer

	Creditor's Name and Address			Amount you still owe	Was this pa	ayment for	
	Santander Consumer USA Po Box 961245 Ft Worth, TX 76161	06/15/2017-07/15/2 017	\$1,200.00	\$20,729.00	☐ Mortgage ☐ Car ☐ Credit Ci ☐ Loan Re ☐ Suppliers ☐ Other	ard	
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any gen control, or owner of 20% o	eral partners; partners r more of their voting	erships of which yo g securities; and a	ou are a genera ny managing a	al partner; corporations agent, including one for	
	No						
	Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos No Yes, List all payments to an insider		ments or transfer a	any property on a	eccount of a d	ebt that benefited an	
	,,	D	-		D (41.	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name	
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures					
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No						
	Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attache	d, seized, or levied?	
	Creditor Name and Address	Describe the Property		Date		Value of the	
		Explain what happened	d			property	
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fiı	nancial institution	n, set off any a	amounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a No Yes		erty in the possess	ion of an assigne	ee for the ben	efit of creditors, a	

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Pa	tt 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	ptcy,	did you give any gifts with a total value of more t	han \$600 per person	?
	Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrup No Yes. Fill in the details for each gift or con		did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses				
15.	Within 1 year before you filed for bankrupt or gambling? ■ No □ Yes. Fill in the details.	tcy o	r since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	Describe the property you lost and how the loss occurred	nclud	ribe any insurance coverage for the loss le the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pa	rt 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or pro- lnclude any attorneys, bankruptcy petition pre	epar	did you or anyone else acting on your behalf pay of ing a bankruptcy petition? ers, or credit counseling agencies for services required		erty to anyone you
	Yes. Fill in the details.		Description and value of any manager	Data maximum ant	Amazunt af
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	u	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Lynch Law Offices, P.C. 1011 Warrenville Road, Ste. 150 Lisle, IL 60532		\$375.00 Atty Fees s	August 31, 2017	\$375.00
	Summit Financial Education 4800 W. Flower Street Tucson, AZ 85712		\$14.95 for Credit Counseling Course	09/05/2017	\$24.95
17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that your No.	tors		or transfer any prope	erty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

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Debtor 1 Paul Steven Steinhauer

	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No								
		Yes. Fill in the details.	ill in the details.						
	Person Who Received Transfer Address		Description and property transfer		Describe any property or payments received or debts paid in exchange	Date transfer was made			
	Pers	on's relationship to you			paid in exchange				
	bene	in 10 years before you filed for bankruptoficiary? (These are often called asset-protonomy) No Yes. Fill in the details.		ny property to a s	elf-settled trust or similar device o	of which you are a			
	_	ne of trust	Description and	value of the prope	erty transferred	Date Transfer was			
						made			
Par	t 8:	List of Certain Financial Accounts, Inst	ruments, Safe Depos	it Boxes, and Stor	rage Units				
	sold, Inclu	in 1 year before you filed for bankruptcy, moved, or transferred? de checking, savings, money market, or es, pension funds, cooperatives, associ	other financial accou	ınts; certificates c	of deposit; shares in banks, credit				
		No Yes. Fill in the details.							
	Nam	ne of Financial Institution and ress (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of accountinstrument	nt or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
		ou now have, or did you have within 1 ye , or other valuables?	ear before you filed fo	r bankruptcy, any	safe deposit box or other deposit	ory for securities,			
	_	No Yes. Fill in the details.							
		ne of Financial Institution ress (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?			
22.	Have	you stored property in a storage unit or	place other than you	r home within 1 y	rear before you filed for bankruptc	y?			
	_	No Yes. Fill in the details.							
		ne of Storage Facility ress (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?			
	100	rage Mart W North Avenue nbard, IL 60148				□ No ■ Yes			
Dom	• 0 -	Identify Proporty Vov. Hold or Control 6	or Somoone Flee						
	Do yo	Identify Property You Hold or Control for both the control any property that some omeone.		lude any property	you borrowed from, are storing fo	or, or hold in trust			
	_	No Yes. Fill in the details.							
	_		VA/In a real to 11		Danasiha dha				
		ner's Name ress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)	perty? L State and ZIP	Describe the property	Value			

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Debtor 1 **Paul Steven Steinhauer**

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

_		means any location, facility, or propert wn, operate, or utilize it, including disp	y as defined under any environmental la osal sites.	aw, wnetner you now own, operate,	or utilize it or usea				
		<i>ardous material</i> means anything an env ardous material, pollutant, contaminant	vironmental law defines as a hazardous , or similar term.	waste, hazardous substance, toxic	substance,				
Rep	ort a	II notices, releases, and proceedings th	at you know about, regardless of when	they occurred.					
24.	Has	any governmental unit notified you tha	t you may be liable or potentially liable	under or in violation of an environn	nental law?				
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Hav	e you notified any governmental unit of	any release of hazardous material?						
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Hav	e you been a party in any judicial or adı	ministrative proceeding under any envir	onmental law? Include settlements	and orders.				
		No							
		Yes. Fill in the details.							
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	t 11:	Give Details About Your Business or	Connections to Any Business						
27.	Witl	nin 4 years before you filed for bankrup	tcy, did you own a business or have any	of the following connections to ar	ny business?				
			in a trade, profession, or other activity,	•	•				
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
		☐ An owner of at least 5% of the voting or equity securities of a corporation							
		No. None of the above applies. Go to	Part 12.						
			I in the details below for each business.						
	Bu	siness Name	Describe the nature of the business	Employer Identification number					
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security	number or ITIN.				
				Dates business existed					

Page 40 of 55 Document Debtor 1 ase number (if known) Paul Steven Steinhauer 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Paul Steven Steinhauer Signature of Debtor 2 Paul Steven Steinhauer Signature of Debtor 1 Date September 19, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Paul Steven St	teinhauer		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing
Official Fo	orm 108			
Stateme	nt of Intent	ion for Individu	ıals Filing Under Chapter	7 12/1

you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List	Your	Creditors	Who	Have	Secured	Claims
--------------	------	-----------	-----	------	---------	--------

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Chase Mortgage	Surrender the property.	■ No
name:	☐ Retain the property and redeem it.	_
Description of Real Estate Mortgage -	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property Foreclosure securing debt:	☐ Retain the property and [explain]:	
Creditor's Santander Consumer USA	■ Surrender the property.	□No
name:	☐ Retain the property and redeem it.	_
Description of 2015 Kia Optima 70000 miles	☐ Retain the property and enter into a Reaffirmation Agreement.	Yes
property Value via Kelley Blue Book on Securing debt: September 5, 2017	☐ Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

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Debtor 1 Paul Steven Steinhauer	Case number (if known)
Lessor's name:	-
Description of leased	□ No
Property:	☐ Yes
. Topony.	□ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention property that is subject to an unexpired lease.	on about any property of my estate that secures a debt and any personal
X /s/ Paul Steven Steinhauer	v
Paul Steven Steinhauer	X Signature of Debtor 2
Signature of Debtor 1	- G.
Date September 19, 2017	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-28018 Doc 1 Filed 09/19/17 Entered 09/19/17 15:48:10 Desc Main Document Page 47 of 55

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re Paul	Steven St	teinh	auer			Case	e No.		
						Debtor(s)	Cha		7	
		DIS	CLC	SURE OF	COMPENSA	ATION OF ATT	ORNEY FOI	R DE	EBTOR(S)	
1.	compensat	ion paid to	me w	vithin one year be	efore the filing of	I certify that I am the at the petition in bankrup in connection with the	otcy, or agreed to be	e paid t	to me, for services	
	For le	gal service	s, I ha	ave agreed to acc	ept		\$		1,900.00	
									0.00	
	Balan	ice Due					\$		1,900.00	
2.	\$ 335.0	0 of the	filing	fee has been paid	d.					
3.	The source	of the con	npens	ation paid to me	was:					
	■ D	Debtor		Other (specify):						
4.	The source	e of compe	nsatio	n to be paid to m	ne is:					
	■ D	ebtor		Other (specify):						
5.	■ I have	not agreed	to sh	are the above-dis	sclosed compensa	ation with any other per	rson unless they are	memb	pers and associates	s of my law firm.
						n with a person or perso of the people sharing in				y law firm. A
6.	In return f	or the abov	ve-disc	closed fee, I have	e agreed to render	r legal service for all as	pects of the bankru	iptcy ca	ase, including:	
	b. Prepara	ation and fi	iling o	of any petition, so ebtor at the meet	chedules, stateme	advice to the debtor in nt of affairs and plan w nd confirmation hearing	hich may be requir	ed;	-	ankruptcy;
7.	By agreem	ent with th	ıe deb	tor(s), the above-	-disclosed fee doo	es not include the follow	wing service:			
					C	ERTIFICATION				
this	I certify th bankruptcy			is a complete sta	tement of any ag	reement or arrangemen	t for payment to me	e for re	epresentation of th	e debtor(s) in
	Septembe	r 19. 2017	7			/s/ Steven L W	/alker			
_	Date	. 10, 2011				Steven L Walk	ker 6325928			
						Signature of Atto Lynch Law Of				
							ille Road, Ste. 1	50		
						Lisle, IL 60532	2			
						630-960-4700 SWalker@Lyn	Fax: 630-324-7	131		
						Name of law fire				

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Lynch Law Offices, P.C.

CHAPTER 7 - BANKRUPTCY RETAINER AGREEMENT

Client Name: Jal Sterohouer	Date:
Attorney accepts this employment. Attorney has agreed to repres	(Attorney) to represent Client in a Chapter 7 Bankruptcy proceeding and ent client for a Chapter 7 Bankruptcy Attorney Fee of \$ 1,900.00 and / \$405.00 Joint which is comprised of the Filing Fee (\$335.00), Credit
Reports (\$40.00 individual / \$70.00 joint) and all pacer fees, postage	
Total due to File the Bankruptcy: \$2,505.00 Joint Case	\$ 2,275.00 Individual Case
Minimum Down payment today of \$_\$500.00_	Balance Due to file \$
Balance to be paid as follows: Auto Debit	
ynch Law Offices, P.C. Pre-Petition Attorney Fee is \$	Costs Paid \$
Lynch Law Offices, P.C. Post-Petition Attorney Fee is \$	Costs Due \$

I understand that after my Bankruptcy is filed; I may sign a second retainer agreement promising to pay for Post-Petition Legal Services to be performed by Lynch Law Offices, P.C. I understand that I will be under no obligation to do so and can refuse to sign such an agreement However, Lynch Law Offices, P.C. reserves the right to withdraw representation (pursuant to Local Standing Order dated 2/17/04 & Local Bankruptcy Rule 2091-1 B) In the event that I do not elect to enter into the Post-Petition Contract.

Payments on the above attorney fee are "advance payment retainers" and become property of this firm on payment. **Down payments** cover all work done after the free consultation and are performed at contract rate and are not refundable. The minimum down payment of \$500.00 is non-refundable. Payments are applied to your "flat fee". If you or we terminate this contract, we will bill you for any work done at \$350.00/hr. attorney time and \$95/hr. clerk time with an accounting within 30 days if requested in writing. Once the petition is completed and you are notified that a signing appointment is scheduled 80% of the fee is due and non-refundable. Any unearned fees will be promptly refunded after the delivery of the invoice.

TERMS AND CONDITIONS

- 1. I/We acknowledge receipt of 11 U.S.C. 527(a) disclosures (attached as Exhibit A).
- 2. The attorney fee includes analysis of your financial situation, and rendering advice in determining whether to file a petition in bankruptcy. Preparation and filing of any petition, schedules statement of affairs which may be required, representation at one meeting of creditors.
- 3. Fee does NOT include missed court dates and amendments to schedules, audits and examinations in addition to meeting of creditors, contested matters, non-routine motions, objections to discharge or adversary complaints. Fees for these additional services will be billed at the rate of \$350.00 per hour if necessary and, if requested attorney agrees to provide a separate retainer agreement for these matters.
- 4. No case will be filed in court unless I provide fee, costs and info and I sign my petition. I/We understand collection action (including but not limited to garnishment, levy and foreclosure) continues until case is filed in bankruptcy court.
- 5. I/We understand the option of both Chapter 13 and Chapter 7. I/We understand that the U.S. Trustee may oppose a Chapter 7 filing on grounds of excess income, or abuse, or other grounds.
- 6. I/We understand that my attorney may refuse to sign a reaffirmation agreement on my secured debts if it imposes an undue hardship upon me. One (1) reaffirmation agreements are included in the flat fee. Any additional reaffirmations agreements will be billed separately in the amount of \$150.00 per Agreement.
- 7. I/We understand that Bankruptcy law only permits me to protect a certain amount of my property by exempting it, and that ANY non-exempt property may be taken by the Chapter 7 trustee and sold. I agree to read my final petition and provide accurate information. If ANY property is not claimed exempt the Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest.
- 8. Creditors and the U.S. Trustee can object to discharge in Chapter 7 for many reasons and I have discussed this with my attorney.
- 9. I understand that certain debts such as student loans, child and/or spousal support, recent taxes, fines, matters regarding fraud, traffic and criminal fines and debts creditors successfully object to are NOT dischargeable in Chapter 7.
- 10. If I close my file or breach this contract I agree to pay for the work done up to and including the final closing of the case,
- 11. I/We agree not to incur or transfer debt or property before this case is filed and discharged, without court permission.

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Lynch Law Offices, P.C.

- 12. I/We assign to my attorney all amounts tendered as filing fees and authorize my attorney to transfer said funds from his trust account to his operating account if case is not filed.
- 13. I/We have filed all tax returns for last 4 years or will file them before this case is filed. I/We understand that the case will be dismissed by the US Trustee if all tax returns are not filed.
- 14. I agree that more than one attorney may work on my case and that if the firm name or structure changes this agreement remains in force with the new entity. We hire other attorneys to work with this law firm and part of your fees may be paid to them on the basis of work & responsibility.
- 15. I understand that I must keep child support payments current, I also understand that I must provide the name and address for the person receiving the support payments and that he/she may be notified of my bankruptcy.
- 16. Chapter 7 Discharge is subject to Court and creditor approval or objection.
- 17. I/We understand that if I/we have a lawsuit or get served with a summons, I/we agree to do all things necessary to file this bankruptcy case before a judgment is entered. Judgments become liens on all real and personal property, and the resulting lien may not be able to be eliminated. I/We may be asked to provide a real estate appraisal before filing. If I/we have a foreclosure suit pending, I/we understand that it may proceed quickly to a sheriff sale. It is my/our duty to do what is necessary to file this bankruptcy prior to the foreclosure sale. I release Lynch Law Offices, P.C and their attorneys and his associated attorney from any liability for judgments resulting in garnishments or liens on property before my case is filed. It is understood that Lynch Law Offices, P.C does not represent me in any lawsuits and is only representing my/our interests in the bankruptcy matter. Any information or assistance offered by Lynch Law Offices, P.C in other matters is strictly for informational purposes only and does not constitute legal representation nor legal counsel in that matter.

The undersigned client agrees and understands the following

- 1. Two credit counseling classes are required. I will take 2 classes: One Credit Counseling <u>before</u> filing and One Financial Class within 10 days after Filing. I will provide my attorney the certificates to file in court.
- **Document production required.** Before filing, I agree to supply my attorney with <u>copies, not originals</u>, of a. Last 7 months of pay stubs before filing; b. Last 2 years of filed federal tax transcripts or filed stamped copies of returns; c. The previous 3 months of bank statements for all accounts; d. Proof of all household income I have received in the last 7 months; e. Any documents on the document list we are giving you for your district or that the trustee asks for after filing; f. If you have high credit card balances, the last 2 years statements: after filing you may not be able to get them.
- 3. Truthfulness under penalty of perjury: I must tell the truth in all matters and a. List all creditors. I agree that is my responsibility and I will pay any unlisted creditors; b. List all property including cash value life insurance, household goods and real estate interests; c. List all joint property with others and any transfers of property in last 10 years; d. Supply any information after filing that my attorney or my Trustee requests.
- 4. Chapter 7 or 13 eligibility: The Chapter I can file is determined by my income and expenses allowed under the IRS guidelines. It is possible that as I continue to supply information to my attorney, the advice I have been given may change, which may mean that I will have to file a Chapter different from the one I originally agreed to. If that happens, I still have to pay for work done if I decide not to file the bankruptcy.
- 5. Time Sensitive: Do NOT delay in supplying the information that we are requesting. The information and documentation is extremely time sensitive: If my information changes, or I fail to make regular payments no less than each 30 days on fees, and pay my fees and costs in full within 4 months, my case may be closed by this office and I may have to pay all fees in cash with an additional fee to reopen it and continue, and supply necessary information again.
- 6. Tax Refunds: If I receive a tax refund, it is possible that there has been over-withholding too much tax, creating excess income I could use now to pay expenses or debt. I agree to turn over any tax refunds due or received after filing to the Trustee. I have been advised to go to my tax preparer or an IRS service office and adjust my withholding before filing so it covers my tax liability and no more.
- 7. Credit Report Consent: I give authorization for Online Credit Reporting Corporation to access my credit report information including all medical information being reported and I give authorization for Lynch Law Offices, P.C. to order and review my credit report. By signing this document you are verifying all the information above is correct.

I/we have read the above; the attorney has expla	ained any questions and I agree to all terms.	
Land Steurtour x	Date: 8,31,17	
Lynch Law Offices, BC.	Down payment received by:	
By:	Date: Amt	

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Lynch Law Offices, P.C.

CHAPTER 7 BANKRUPTCY POST-PETITION CONTRACT FOR LEGAL SERVICES

1 HEF	REBY AGREE TO RETAIN LY	NCH LAW OFFICES, P.C. FOR POST-F	PETITION LEGAL
SERVICES TO BE PERFORMED AS A RESULT OF HA	AVING FILED FOR CHAPTER	7 BANKRUPTCY ON	. MY CHAPTER 7
BANKRUPTCY CASE NUMBER ISBE PROVIDED:			
Post filing and Pre-Discharge contact with credite collection proceedings after receiving notice from reaffirmation agreements, review of redemption correspondence with creditors, correspondence of and filing of Debtor Education Certificate (officus.C.522(f) (2) or judicial lien pursuant to 11 U.S services to be rendered only if liens are disclosed amendments, motions for redemption, response notices to utility companies to avoid shutoff or redriving privileges that violate the Bankruptcy Aut to local rules and/or standing orders of court.	m the court, enforcement of agreements, representation with the Chapter 7 Truster cial form 23), preparing mos.C. 522(f)I) (however, these to Lynch Law Offices, P.C. et o case audits by US Truster instate service, sending notes.	of automatic stay violations, review ion in motions for relief from auton e, representation at my First Meeticotions to set aside personal properties motions are to be included in the prior to signing this contract), postee, regular, case administration an otice to the Secretary of State to st	and negotiating of natic stay, ng of Creditors, review ty liens pursuant to e contemplated t-petition d monitoring, sending op suspension of
The post-petition fees are as follows:			
Lynch Law Offices, P.C. Pre-Petition Attorney Fee Lynch Law Offices, P.C. Post-Petition Attorney Fe Total Post Petition Fees and costs due \$	e is \$	Costs Paid \$Costs Due \$	
To be paid as follows:			
Post-Petition Attorney Fee and Costs \$every		per payment, to begin on palance is paid. (See Debit Authoriza	
I understand that after my Bankruptcy is filed; I n Services to be performed by Lynch Law Offices, P such an agreement However, Lynch Law Offices, Order dated 2/17/04 & Local Bankruptcy Rule 20 In the event that the undersigned fails to pay any	P.C. I understand that I will P.C. reserves the right to vill 191-1 B) In the event that I by balance due under this a	be under no obligation to do so an withdraw representation (pursuant do not elect to enter into the Post-greement, the undersigned agrees	d can refuse to sign to Local Standing Petition Contract.
entire balance due as well as reasonable attorne	y fees and costs for collect	tion pursuant to this agreement.	
DATED:			
Client	Lyn	ch Law Offices, P.C.	
Client			

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Lynch Law Offices, P.C.

REQUIRED 11 U.S.C. 527 Disclosure

"IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

1. "If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

"The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

"Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

"If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

"If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

"If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

"Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice."

United States Bankruptcy Court Northern District of Illinois

In re	Paul Steven Steinhauer		Case No.	
		Debtor(s)	Chapter	7
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Number of Creditors:	
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	September 19, 2017	/s/ Paul Steven Steinhauer Paul Steven Steinhauer Signature of Debtor		

ADP, LLC Wage Garnishments PO Box 221230 El Paso, TX 79912

Blatt Hasenmiller Leibsker & Moore 10 S LaSalle Street Suite 2200 Chicago, IL 60603-1069

CACH LLC PO Box 5980 Denver, CO 80217-5980

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Chase PO Box 182222 Columbus, OH 43219

Chase Mortgage P.o. Box 24696 Columbus, OH 43224

City of Chicago Dept of Finance P.O. Box 6289 Chicago, IL 60680-6289

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057

Credit Management, LP 4200 Inernational Parkway Carrollton, TX 75007

Edelstein & Edelstein, P.C. 3825 West Montrose Avenue Chicago, IL 60618

GC Services Limited Partnership 6330 Gulfton Houston, TX 77081

Harvard Collection Services, Inc. 4839 N Elston Ave. Chicago, IL 60630

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Internal Revenue Service (IRS) PO Box 7346 Philadelphia, PA 19101-7346

John C. Bonewicz, P.C. 350 N. Orleans St, Ste 300 Chicago, IL 60654

Lin- Mar Towing & Recovery LLC 5940 Oakton Street Morton Grove, IL 60053

Linebarger Goggan Blair & Sampson PO Box 06140 Chicago, IL 60606

Mandarich Law Group 420 N. Wabash Suite 400 Chicago, IL 60611

Real Time Solutions 1349 Empire Central Drive Suite 150 Dallas, TX 75247

Recmgmt Srvc 240 Emery Street Bethlehem, PA 18015

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RMS PO Box 523 Richfield, OH 44286

Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

Washington Mutual Bank, FA PO Box 44135 Jacksonville, FL 32231